

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Darlene A. Montroy
Debtor(s)

Bankruptcy Case No.: 15-10072-TPA
Related to Docket No. 47
Chapter: 13
Docket No.: 48 - 47
Concil. Conf.: November 13, 2018 at 09:30 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **October 1, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **October 16, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

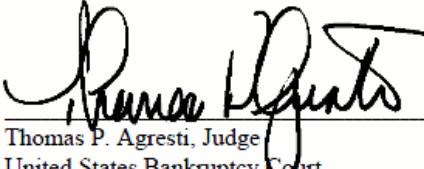
On **November 13, 2018 at 09:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: August 15, 2018

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecur, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Darlene A. Montroy
 Debtor

Case No. 15-10072-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: 213Page 1 of 2
Total Noticed: 35

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db #+Darlene A. Montroy, 2905 Holland Street, Erie, PA 16504-1043
 cr American InfoSource LP as agent for Spot Loan fka, PO Box 248838, Oklahoma City, OK 73124-8838
 13984019 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: Citifinancial, 300 Saint Paul Place, BSP13A, Baltimore, MD 21202)
 14014893 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 13984017 ++Citifinancial, 605 Munn Road, C/S Care Dept., Fort Mill, SC 29715-8421
 13984018 ++Citifinancial, 280 Commons Drive, Du Bois, PA 15801-3808
 13984020 ++Citifinancial, 2962 East State Street, Hermitage, PA 16148-2757
 13984023 +Enhanced Acquisitions, LLC, 3840 East Robinson Road, Suite 353, Buffalo, NY 14228-2001
 13984024 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 (address filed with court: Focus Receivables Management, 1130 Northchase Park, Suite 150, Marietta, GA 30067)
 13984029 +Phelan Hallinan Schmieg, 555 Grant Street, Suite 360, Pittsburgh, PA 15219-4411
 13984031 +Phelan, Hallinan LLP, One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 13984032 +Royal Resorts Vacations, c/o Trading Places International, PO Box 30417, Los Angeles, CA 90030-0417
 13984033 +Spotloan, PO Box 927, Palatine, IL 60078-0927
 13984037 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 (address filed with court: T-Mobile, 12920 SE 38th Street, Bellevue, WA 98006)
 13984038 +Time-Warner Cable, One Time Warner Center, New York, NY 10019-6010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 16 2018 02:23:33
 BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 16 2018 02:27:19
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 13984016 +E-mail/Text: roy.buchholz@allianceoneinc.com Aug 16 2018 02:21:53 Alliance One Receivables, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
 13987898 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 16 2018 02:40:55
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13986156 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 16 2018 02:28:07
 American InfoSource LP as agent for, Spot Loan, PO Box 248838, Oklahoma City, OK 73124-8838
 14404894 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 16 2018 02:23:33
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 13984021 +E-mail/Text: bankruptcy@diamondresorts.com Aug 16 2018 02:22:11 Diamond Resorts, 10600 West Charleston Boulevard, Las Vegas, NV 89135-1260
 13984022 +E-mail/Text: bankruptcynotices@dcicollect.com Aug 16 2018 02:23:35 Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268
 13984025 +E-mail/Text: collections@greentrustcash.com Aug 16 2018 02:23:42 Green Trust Cash, LLC, PO Box 340, Hays, MT 59527-0340
 13984026 +E-mail/Text: bankruptcy@affglo.com Aug 16 2018 02:23:00 Leading Edge Recovery Solutions, 5440 North Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
 13984027 +E-mail/PDF: cbp@onemainfinancial.com Aug 16 2018 02:27:12 OneMain Financial, 6801 Colwell Boulevard, C/S Care Dept., Irving, TX 75039-3198
 13984028 +E-mail/PDF: cbp@onemainfinancial.com Aug 16 2018 02:27:49 OneMain Financial, 300 Saint Paul Place, BSP13A, Baltimore, MD 21202-2120
 14423304 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 16 2018 02:42:44
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 13984030 +E-mail/Text: nod.referrals@fedphe.com Aug 16 2018 02:21:57 Phelan, Hallinan & Schmieg, One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 14004167 E-mail/PDF: cbp@onemainfinancial.com Aug 16 2018 02:27:11 Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
 13984035 E-mail/PDF: cbp@onemainfinancial.com Aug 16 2018 02:28:30 Springleaf Formerly American General, Evansville Account Re, 600 North Royal Avenue, Evansville, IN 47715
 13984034 E-mail/PDF: cbp@onemainfinancial.com Aug 16 2018 02:27:11 Springleaf Formerly American General, Millcreek Square Shopping, 17 Millcreek Square, Erie, PA 16565
 13984040 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Aug 16 2018 02:23:33 Time-Warner Cable, 3627 Zimmerman Road, Erie, PA 16510-2642
 13984039 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Aug 16 2018 02:23:33 Time-Warner Cable, PO Box 0901, Carol Stream, IL 60132-0901
 13984041 +E-mail/Text: EBankruptcy@UCFS.NET Aug 16 2018 02:24:17 United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194

TOTAL: 20

District/off: 0315-1

User: jmar
Form ID: 213

Page 2 of 2
Total Noticed: 35

Date Rcvd: Aug 15, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bayview Loan Servicing, LLC, a Delaware Limited Li
cr CitiFinancial Servicing LLC
13984036* ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile, PO Box 742596, Cincinnati, OH 45274)
TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Daniel P. Foster on behalf of Debtor Darlene A. Montroy dan@mrdebtbuster.com, clarissa@mrdebtbuster.com:fosterlaw@ecf.inforuptcy.com:anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmllawgroup.com
Joseph B. Aguglia, Jr. on behalf of Debtor Darlene A. Montroy jaguglia@verizon.net, googz21@hotmail.com
Matthew Christian Waldt on behalf of Creditor CitiFinancial Servicing LLC
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Raymond M Kempinski on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ronald E. Cook on behalf of Debtor Darlene A. Montroy ronald@mrdebtbuster.com,
clarissa@mrdebtbuster.com
Ronda J. Winnenour cmeacf@chapter13trusteeidpa.com

TOTAL: 9